



Order Filed on December 10,
2018 by Clerk U.S. Bankruptcy
Court District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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Attorneys' for the Mortgagee
File No. 094013B

In Re:

Tara Lynn Huff
Carl Edward Huff, Jr.

Case No.: 17-29197-JNP

Hearing Date: November 20, 2018

Judge: Jerold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the followi

DATED: December 10, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Aurora Financial Group
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Steven J. Richardson, Esquire
Property Involved ("Collateral"): 18 N Railroad Avenue, Oldmans Twp., NJ 08067
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for two months, from October 1, 2018 to November 1, 2018.
 - ☒ The Debtor is overdue for one payment at \$823.56 per month.
 - ☒ The Debtor is overdue for one payment at \$813.57 per month.
 - ☒ Less suspense balance of \$793.59.Total Arrearages Due \$843.54.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$843.54. Payment shall be made no later than December 15, 2018.
 - ☒ Beginning on December 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$813.57.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payments:

Freedom Mortgage Corporation
Attention: Cash Management
10500 Kincaid Drive
Fishers, IN 46037
4. In the event of Default:
 - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of

the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

- ☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

- ☒ through the Chapter 13 Plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Tara Lynn Huff
Carl Edward Huff, Jr.
Debtors

Case No. 17-29197-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb +Tara Lynn Huff, Carl Edward Huff, Jr., 18 North Railroad Avenue,
Pedricktown, NJ 08067-3524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Melissa N. Licker on behalf of Creditor FREEDOM MORTGAGE CORPORATION
NJ_ECF_Notices@McCalla.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Aurora Financial Group, c/o Freedom Mortgage
Corporation dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor FREEDOM MORTGAGE CORPORATION dnj@pbslaw.org
Steven J. Richardson on behalf of Debtor Tara Lynn Huff ecf@richardsonlawoffices.com
Steven J. Richardson on behalf of Joint Debtor Carl Edward Huff, Jr.
ecf@richardsonlawoffices.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10